

# Homeowners guide to making a flood insurance claim

If you've experienced a flood in your home, here is a guide to what you can expect to happen, in what order, and the options you face.

Steps To Take	Your Options
<p><b>Step 1. Decide if you want to use a Loss Assessor.</b></p> <p>A Loss Assessor works on your behalf, handling the entire claim process including buildings, contents and emergency accommodation. The sooner you decide to engage one, the more of the burden they can take away.</p>	<p>Consider carefully the advantages of using a Loss Assessor and the potential pitfalls if you don't.</p>
<p><b>Step 2. Notify the insurance company.</b></p> <p>You need to tell them immediately. Many will have a special emergency number that you can call 24 hours every day throughout the year.</p>	
<p><b>Step 3. Arrange to secure the building.</b></p> <p>Once the flood has subsided, it is your responsibility to prevent any further damage or loss and ensure your house is safe. There are two key steps you must take:</p> <ul style="list-style-type: none"> <li>• Firstly, remember that you are legally responsible for ensuring there is no danger to the public or anyone entering the house. Has the flood compromised the structure of your house? You need to bring in a qualified (Chartered) Surveyor to check (see step 8).</li> <li>• Secondly, has the flood compromised the electrical safety of your home? You must have your house checked by a qualified electrician.</li> </ul>	<p>As it's your legal responsibility to mitigate against any further damage or loss, you need to act immediately. You can therefore instruct electricians and contractors to make your building safe as long as the costs are appropriate. If there is no immediate danger, you should wait for your insurer's approval to carry out any works.</p>
<p><b>Step 4. Find temporary accommodation (if necessary).</b></p> <p>Your next priority will be to find somewhere to move in to temporarily in the immediate aftermath of the flood. If you have pets, they may have to be housed elsewhere.</p>	<p>You can choose to stay either in a hotel or with friends and family until you find somewhere long-term (see Step 11).</p>

*All the steps above should be completed immediately following the flood.*

<p><b>Step 5. Meet with the Loss Adjuster.</b></p> <p>The insurance company will appoint, and pay for, a Loss Adjuster. They will initiate all the investigations and negotiations. A preliminary fact-finding meeting between yourself and the Loss Adjuster will take place, probably at your damaged home. It can prove valuable to have a professional Loss Assessor of equal standing and experience on your side at this meeting if at all possible. The Loss Adjuster will assess the damage as well as asking you pertinent and searching questions about the flood, any history of flooding, your claim history, policy conditions and disclosures.</p>	<p>If you decide to use our services your Loss Assessor will run through everything with you before this meeting. Many of our clients have found this particularly helpful as they have all the answers the Loss Adjuster asks them to hand, this makes the meeting run smoothly so the claim can progress more quickly.</p>
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<p><b>Step 6. Loss Adjuster's initial report.</b></p> <p>Following this meeting, the Loss Adjuster will submit a detailed report to the insurance company on the circumstances surrounding the flood. He or she will also make a recommendation on whether the insurer should accept liability and agree to pay your claim - or not. They will also decide whether the limits of your insurance policy are sufficient; if not, you face a problem with underinsurance.</p>	<p>If you are unsatisfied with the Loss Adjuster's initial report you have the right to challenge the findings. A Loss Assessor will work on your behalf to ensure you receive everything you are entitled to. The most common issue for policyholders at this stage is underinsurance, your Loss Assessor will talk you through how to make the most effective use of your budget if underinsurance affects your claim.</p>
<p><b>Step 7. Appointment of emergency contractors.</b></p> <p>These should now be appointed to carry out any immediate emergency works. This may include:</p> <ul style="list-style-type: none"> <li>• Salvaging and safely storing anything that isn't too badly damaged.</li> <li>• Stripping out all damaged materials, such as carpets and curtains.</li> <li>• Removing plaster to a height of one metre above the waterline (or in some cases higher if the flood water is deeper), as well as floorboards and skirting boards.</li> <li>• Sanitising the property: the floodwater (called 'black' water) would inevitably have been contaminated, creating a potentially severe health hazard.</li> <li>• Installing drying equipment.</li> <li>• Treating timbers to safeguard against rot.</li> <li>• Checking for the presence of asbestos.</li> <li>• Making the property safe.</li> </ul> <p>But remember: your insurers may not agree to pay for this work until they are happy with your claim. In the meantime, it is still your responsibility to mitigate your loss and prevent injury to anyone.</p>	<p>It is your home - you are entitled to choose the contractors you'd like to rebuild your home providing they are suitably qualified and their costs are reasonable. You do not have to use your insurer's contractors.</p>
<p><b>Step 8. Appointment of qualified (Chartered) Surveyor*.</b></p> <p>He or she will assess the damage to your property and put together a detailed scope of works and specification for the re-instatement of your home.</p>	<p>We would recommend to anyone at this stage to appoint only a truly independent Surveyor who is Chartered through The Royal Institute of Chartered Surveyors. You should check any Surveyor put forward by the insurer or their Loss Adjuster. Whether you choose to use our Loss Assessing services or not, we can put you in touch with Surveyors who have the credentials and experience necessary to ensure your home is rebuilt to the highest standards and to safeguard the value of your property.</p>

<p><b>Step 9. Contents claim.</b></p> <p>You (or your Loss Assessor) will now start to prepare a claim for lost or damaged contents. It is your responsibility to make this as detailed as possible, with accurate replacement values. Your policy will probably state that certain items, such as clothes and bedding, will be replaced on an 'indemnity' basis: in other words, there will be a reduction for wear-and-tear on their value. And if you claim for high-specification items, such as designer clothes or sophisticated electronic equipment, you will need to provide proof of make, model, design etc if they are to accept the claim.</p>	<p>Contents claims can be settled by accepting replacement goods, cash, or a combination of the two.</p>
<p><b>Step 10. Emergency accommodation/costs claim.</b></p> <p>You (or your Loss Assessor if you choose to appoint one) will now compile a claim for your initial costs, such as those incurred for emergency accommodation in the wake of the flood, plus any additional immediate costs you incurred as a direct result of the incident.</p>	
<p><b>Step 11. Find long-term temporary accommodation.</b></p> <p>You will now need to find appropriate long-term temporary accommodation while your property is being restored. If you have pets, you may also have to find different long-term accommodation for them.</p>	<p>We tend to find people are unsure of their options for alternative accommodation. You might well choose to stay in a rented property or with friends or family, but these are not your only options. You need to live somewhere that suits your needs. Over the years we have negotiated for some of our clients to stay in a mobile home on their land for example. You can work through your options with your Loss Assessor should you choose to appoint one.</p>
<p><b>Step 12. Negotiations with Loss Adjuster.</b></p> <p>There should now be another meeting with the Loss Adjuster to discuss the entire claim, including:</p> <ul style="list-style-type: none"> <li>• Building specifications/scope of works.</li> <li>• Contents claim; typically this carries on for a considerable period while you gather proof of value or quotes for replacement of items such as carpets, furniture and curtains. There may also be disputes over what the insurer deems 'non-claimable' items. There will almost certainly be two aspects to your claim - cash and replacement items.</li> <li>• Emergency accommodation costs; you will need to negotiate a budget with the Loss Adjuster - you should expect a reasonable cost to cover the entire household, including your pets.</li> </ul>	<p>These negotiations are another crucial stage in the claim process. Our Loss Assessor's extensive knowledge, experience and understanding of the insurance claim process makes a huge difference throughout these negotiations.</p>
<p><b>Step 13. Move into long-term alternative accommodation.</b></p> <p>Once it's been approved by the insurer, you are free to move in to the temporary home.</p>	
<p><b>Step 14. Tender process.</b></p> <p>The Surveyor will now put the re-building works out to tender.</p>	

<p><b>Step 15. Contents claim.</b></p> <p>You may now be able to agree certain elements of your contents claim, and it's likely that the cash element can then be paid. You may also be able to agree any replacement items you will need in your emergency accommodation; alternatively these may have to wait until you move back into your home. However, negotiations may still continue.</p>	
<p><b>Step 16. Tender process.</b></p> <p>Tenders will now be submitted by contractors bidding for the work: these will be analysed by the Surveyor.</p>	
<p><b>Step 17. Contractors appointed.</b></p> <p>The successful tender will now be accepted and the contractors who will do the work on your home will be appointed.</p>	<p>If the contractor you would prefer to carry out the work has not submitted the lowest-priced tender, your options are as follows:</p> <ul style="list-style-type: none"> <li>• Your contractor can reduce their quote.</li> <li>• You can fund the difference.</li> <li>• You can agree a combination of the two.</li> </ul>
<p><b>Step 18. Pre-contract meeting.</b></p> <p>The Surveyor will meet with the contractors on site to agree the final scope of works.</p>	
<p><b>Step 19. Building works.</b></p> <p>These now progress until completion.</p>	<p>You don't have to have your home reinstated exactly as it was before the flood, this offers a good opportunity to make long-awaited alterations. You can discuss your ideas with your Loss Assessor and Surveyor.</p>
<p><b>Step 20. Contents claim.</b></p> <p>This should now be fully agreed and all payments made or replacement items secured.</p>	
<p><b>Step 21. You can return home.</b></p> <p>You can now move back into your newly-restored home.</p>	
<p><b>Step 22. Final claim.</b></p> <p>You now submit the final part of your claim which covers all your expenses for temporary accommodation.</p>	

*Morgan Clark - supporting you all the way*